## WHAT IS CLAIMED IS:

- 1. A fabric comprising a fabric substrate and a plurality of guard plate assemblies affixed to the fabric substrate in a spaced relationship to each other, each guard plate assembly including a first layer of material affixed to the fabric substrate and a second layer of material joined to the first layer of material on a surface opposite the fabric substrate.
- 2. The fabric of claim 1 wherein the second layer of material of each guard plate assembly completely covers the surface of the corresponding first layer of material.
- 3. The fabric of claim 1 wherein second layer of material of some of the guard plate assemblies does not completely cover the surface of the corresponding first layer of material.
- 4. The fabric of claim 1 wherein some of the gaps between the guard plate assemblies include material corresponding to the second layer of material.
- 5. The fabric of claim 4 wherein some of the gaps are filled with material corresponding to the second layer of material.
- 6. The fabric of claim 1 and further comprising a second plurality of guard plate assemblies affixed to

the fabric substrate, each guard plate assembly of the second plurality having an upper surface formed from a material different than the material of the second layer.

- 7. The fabric of claim 6 wherein the upper surface of each of the second plurality of guard plate assemblies is formed from the first material.
- 8. The fabric of claim 1 wherein the guard plate assemblies include a third layer of material joined to a surface of the second layer of material, the third layer of material being different than the second layer of material.
- 9. The fabric of claim 1 wherein the second layer of material has a surface property that has higher friction than the first material.
- 10. The fabric of claim 1 wherein the second layer of material has a surface property that is more resistive to wear than the first layer of material.
- 11. A method of making a fabric comprising the steps of:

bonding spaced apart guard plates formed of a resin on a fabric substrate; and

coating an upper surface of each of the guard plates with a second material that is different than the resin.

- 12. The method of claim 11 wherein affixing includes printing the resin on the fabric substrate and at least partially curing the resin.
- 13. The method of claim 12 wherein coating includes printing the second material on the upper surface.
- 14. The method of claim 13 and further comprising coating an upper surface of the second material of each of the guard plates.